

**Information to identify the case:**

Debtor 1	<b>Lisia Cartwright</b>			Social Security number or ITIN <b>xxx-xx-8542</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN <b>-----</b>
				EIN <b>-----</b>
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>			Date case filed for chapter <b>13 12/9/17</b>
Case number:	<b>17-70870-JAD</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Lisia Cartwright	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2009 12th Ave Altoona, PA 16602	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 400 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/16/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>February 16, 2018 at 02:00 PM</b>	<b>Location:</b> Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> 4/17/18
		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 2/26/18
		<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 6/7/18
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<b>9. Filing of plan</b>		The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>2/16/18 at 02:00 PM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisia Cartwright  
 Debtor

Case No. 17-70870-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: amaz  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db +Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14758252 Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901  
 14742792 +C & G, 1201 12th St, Altoona, PA 16601-3421  
 14758257 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007  
 14742797 +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191  
 14742803 +Lvn Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
 14758899 +M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508  
 14742807 Nationwide, Cscl Dispute Team N8235-04m, Des Moines, IA 50306  
 14742813 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 14742814 +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Jan 17 2018 01:34:11 Lawrence W. Willis,  
 Willis & Associates, 201 Penn Center Blvd, Suite 400, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2018 01:34:32 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 17 2018 01:34:37  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14758251 +EDI: CINGMIDLAND.COM Jan 17 2018 01:23:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 14742790 +EDI: AFNIRECOVERY.COM Jan 17 2018 01:23:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 14742791 EDI: BANKAMER.COM Jan 17 2018 01:23:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 14755477 +EDI: PRA.COM Jan 17 2018 01:23:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14742794 EDI: CAPITALONE.COM Jan 17 2018 01:23:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14758256 EDI: CAPITALONE.COM Jan 17 2018 01:23:00 Capital One, 1500 Capital One Drive,  
 Richmond, VA 23238  
 14742795 +EDI: CHASE.COM Jan 17 2018 01:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14742796 +EDI: CITICORP.COM Jan 17 2018 01:23:00 Citibank N A, 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 14758260 +EDI: RCSFNBMARIN.COM Jan 17 2018 01:23:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14742798 +EDI: RCSFNBMARIN.COM Jan 17 2018 01:23:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14742799 +EDI: CREDPROT.COM Jan 17 2018 01:23:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,  
 Dallas, TX 75240-6837  
 14758263 +EDI: ESSL.COM Jan 17 2018 01:23:00 Dish Network, PO Box 94053, Palatine, IL 60094-4053  
 14742800 +EDI: DCI.COM Jan 17 2018 01:23:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 14742801 +EDI: TSYS2.COM Jan 17 2018 01:23:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14742802 +EDI: CBSKOHLS.COM Jan 17 2018 01:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14742805 E-mail/Text: camanagement@mtb.com Jan 17 2018 01:34:21 M & T Bank, 1 Fountain Plz Fl 4,  
 Buffalo, NY 14203  
 14742804 E-mail/Text: camanagement@mtb.com Jan 17 2018 01:34:21 M & T Bank, Po Box 900,  
 Millsboro, DE 19966  
 14748952 EDI: PRA.COM Jan 17 2018 01:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14743165 +EDI: PRA.COM Jan 17 2018 01:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14742808 +EDI: PRA.COM Jan 17 2018 01:23:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 14742809 +EDI: CBS7AVE Jan 17 2018 01:23:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
 14756640 +EDI: CBS7AVE Jan 17 2018 01:23:00 Seventh Avenue, c/o Creditors Bankruptcy Service,  
 P O Box 800849, Dallas, TX 75380-0849  
 14742810 +EDI: RMSC.COM Jan 17 2018 01:23:00 Syncb/amer Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 14742811 +EDI: RMSC.COM Jan 17 2018 01:23:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 14742812 +EDI: RMSC.COM Jan 17 2018 01:23:00 Syncb/lane Furniture, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14742815 +EDI: WFFC.COM Jan 17 2018 01:23:00 Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156  
 14754375 +EDI: WFFC.COM Jan 17 2018 01:23:00 Wells Fargo Bank, N.A.,  
 Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

District/off: 0315-7

User: amaz  
Form ID: 309I

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Total Noticed: 44

Date Rcvd: Jan 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
14742793 Cap1/bstby  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14758250\* +Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097  
14758253\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)  
14758254\* +C & G, 1201 12th St, Altoona, PA 16601-3421  
14758255\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
14758258\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
14758259\* +Citibank,n.a., Po Box 6191, Sioux Falls, SD 57117-6191  
14758261\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
14758262\* +Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
14758264\* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
14758265\* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
14758266\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14758267\* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
14758269\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)  
14758268\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M & T Bank, Po Box 900, Millsboro, DE 19966)  
14742806\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)  
14758270\* NationWide, Cscl Dispute Team N8235-04m, Des Moines, IA 50306  
14758271\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
14758272\* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
14758273\* +Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005  
14758274\* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
14758275\* +Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001  
14758276\* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
14758277\* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051  
14758278\* +Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156

TOTALS: 2, \* 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5